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February 9, 2003

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Dare to Dream

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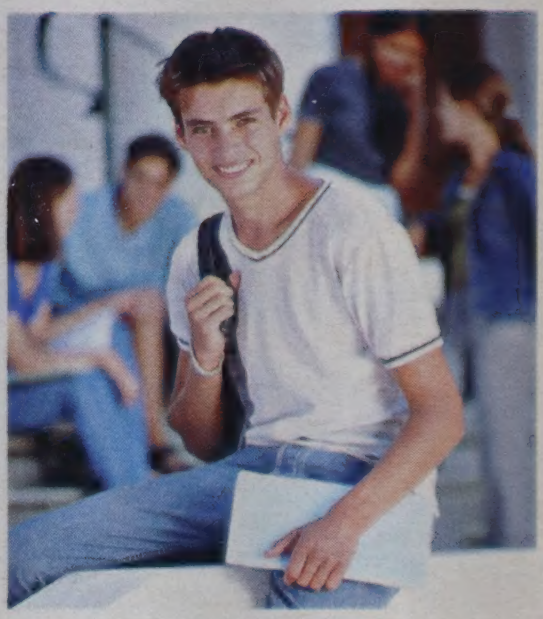
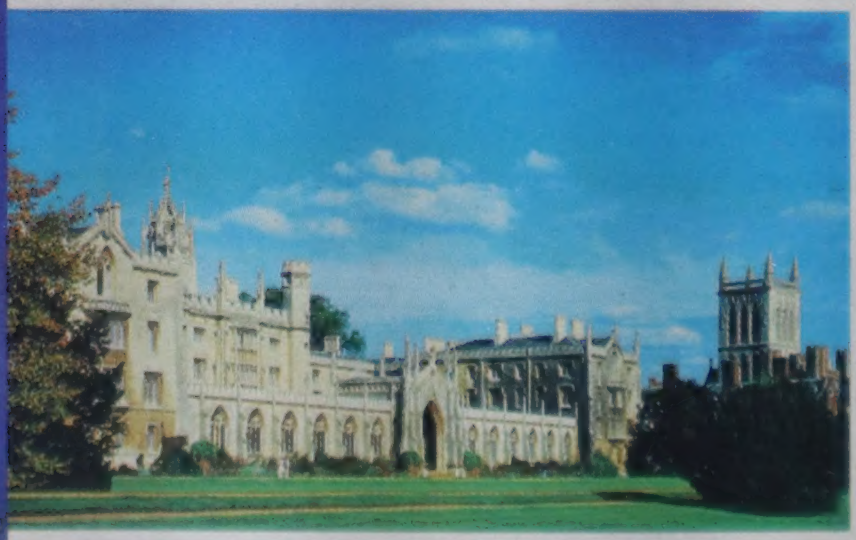
Planning the application process

Often we see ourselves finishing our assignments at the last minute, leaving exam preparation for the last one month, preparing for an important presentation only the night before. But today we are going to discuss something that can never be left to a last-minute schedule. The process of applying to universities and Institutes abroad is a daunting, complicated, and expensive task, which necessarily needs to be well planned and scheduled. This applies to all students, whether applying for undergraduate studies or an MBA, or even a Ph.D.



Entrance tests: Identifying the entrance tests required for your study programme and the minimum requirements for test scores would give you a goal to work towards. Finishing the entrance tests at least six months prior to the application deadlines gives you sufficient time for the rest of the application procedure. Typically, the entrance tests are SAT for undergraduate programmes, GRE for graduate studies and GMAT for management studies. TOEFL is a mandatory entrance for all the international applicants whose native language is not English. All these tests are held by Education Testing Services (ETS), Princeton, New Jersey.

Selecting schools: Let's start with probably the most important issue: selecting the right ones amidst hundreds. Start by assessing a broad-range of schools (30-50) in a systematic manner before finally narrowing down the list to schools one is applying to. Each university has under its name different colleges like the college of engineering, college of architecture, college of law etc. Identify the college you will be applying to and consider the following:



Size of university: It can be estimated by the number of colleges under its name like the college of

engineering, college of law, etc. The larger the university, the better the chances of funding and wider the selection of courses and study opportunities.

Student demographics: The university prospectuses also mention the profiles of their current students viz. male / female ratios, number of international students, admit rates, etc. These numbers will indicate to you your suitability for that school.

Financial funding: For those students who require financial aid, they will have to look for universities providing aid. The universities mention the type of financial aid they provide and what will be the criteria for providing aid.

Specialisation ranking: This would indicate how well the school is ranked (or reputed) for the area of interest. In the department of your interest, check for number of sub-departments; for example, in electrical engineering one may have systems engineering, electronic design and development, etc. as sub-departments. This would also give an idea of the academic flexibility in courses in case one would like to change area of interest within departments.

Faculty profile: Number of professors working in one's areas of interest. The higher the number, the greater the chances of getting a good advisor and research assistantships. Also, if the professors are Ph.D.s from the top schools then it would definitely reflect in the quality of education.

Curriculum: Some schools offer thesis and non-thesis options during Masters degree. Thesis option requires course work and substantial research work in specific research area while non-thesis option requires course work and an ordinary project or just course work. The advantage of non-thesis optión is also that one can finish earlier. However for students wanting to pursue a Ph.D., the thesis option is required.

Placements: The placement scenario is generally better if the university is strategically placed near a major city or town. Each university normally has a career development centre, which provides necessary guidance to the students and organises job fairs. One could check these details with current students.

Fees and cost of living: The cost of living will be higher in urban areas than in the rural areas. Also the west coast has a relatively higher cost of living when compared to the east coast. Places like Texas, Florida, Ohio, North Carolina, Virginia and Arizona are some of the preferred locations due to lower living costs. Also, the tuition fees vary from university to university. Fees in a private college will definitely be higher than fees in a public college. This is fairly important, especially for MBA students.

Since every application involves a non-refundable application fee, we cannot afford to apply to all the schools and a recommended number is between 7-10. Having decided on the schools, we need to work on the application that would go to these schools within the deadlines.

Application packet: Being an international applicant it is only our application packet, that speaks on our behalf to the evaluator. Thus, we need to make sure every document is in place and in the best of shape so that we maximise our chances of getting in. Below is a list of the documents that typically go in an application and finally the deadline for these documents to reach the school.

Covering letter: The covering letter introduces the applicant. It mentions the list of the documents that are in the package. If any documents are missing, the candidate can use this as an opportunity to explain why the documents are missing. Also, any differences in the way the name has been spelt or written should be mentioned.

Application form: The application form should be correctly and neatly filled in, answering all questions and attaching all supporting statements.

Application fee: All universities demand an application fee to process the student's application form. The average application fee could vary in the range of $75 to $200 per university in the US.

Official score report: It will take 2-3 weeks for ETS to send the scores to the selected schools. Although the test scores are to be reported to the university by the ETS, the students too have to send a copy of their official score report of the standardised test.

Note: From July 2003, the AWA essays of the applicants would be sent to the individual universities along with the score report.

Statement of purpose: For all graduate and undergraduate applicants to US schools, SOP is a critical part of the application packet. The admission committee gives the applicant a chance to project one's best qualities, explain the inconsistencies in one's academics or test scores and convince the committee that one has the spark, the seriousness, and

the thirst for knowledge that could add value to the existing student community. The key issues that the SOP needs to address are your purpose in graduate study, the area of study in which you wish to specialise, your future use of your graduate study and your special preparation and fitness for study in the field.

Letters of recommendation: The letters of recommendation can be looked upon as simply supporting evidence for points mentioned in the SOP and application essays. It is an evaluation of you as a student, an employee, and a colleague, and about the qualities that make you a promising student for that program, and a potentially successful person in the long-term. The referee thus needs to have worked with you in close association for a sufficiently long time. For a graduate who is just out of undergraduate school, the undergraduate teachers would be the best

people to approach. For an experienced person applying for MBA, the reporting head who has been on a day-to-day interaction would be appropriate to comment on your work style, leadership qualities, inter-personal skills, etc. In short, the points that the recos should touch upon are academic performance, communication skills, innovative thinking, team-work abilities, overall personality and the extent of confidence of the referee in the applicant's ability to pursue the chosen study programme.

Transcripts: Transcript is a summary of the candidate's academic performance. It should include the number of hours per week that a subject has been taught at class, the marks that has been obtained, the maximum marks along with an explanation of the grading system followed by one's college.

Resume: A resume enables the admissions committee to get an overall view of one's educational background, work experience, hobbies and other extra-curricular activities.

Financial documents: The financial documents, though a part of the application packet, have no bearing on the admission decision. It is an assurance to the university that in case the school does not offer any financial aid, the applicant would be in a position to support his/her education during the course of study. The supporting statements need to be in the form of bank statements, sponsor's affidavit and solvency certificate showing sufficient funds.

Deadlines: The US universities have rounds of deadline and the applications are processed roughly on a first-come-first-serve basis. Thus, it is advisable to send the applications as early as possible. Typically, schools are open for admission during the Fall (August/September) semester and Spring (Jan) semester. The rounds of deadlines for Fall semester are Nov of previous year and Jan and March of the same year while for Spring are August, October and December of the previous year.

Follow-ups: After the applications are sent, it is good to follow up with the graduate office to see if your applications have reached within the deadline, if official scores have been reported and when decisions would be made.

University decisions: The schools take 1-2 months to make decisions on the applications. The schools send an acceptance letter to the student through email or post and when the student signs and confirms an I-20 follows. The I-20 is the official confirmation by the university on the student's application. It also mentions the status of financial funding offered to the student.

Financial funding: After the university confirms on the admission, and before the applicant applies for the visa, the student can follow-up with the university for financial funding in case the student has not already been awarded one. The professors normally recommend students for research assistantships. Thus, if you find a professor's research area matching with your interests it is advisable to write to them with a brief profile on your background and research interests.

The final stage of application is the visa application. Normally students apply 1-2 months prior to their departure. If test scores are good, you have an admit from a good school and have financial documents in place, it will all be smooth sailing.

Flowchart - Application Process for MS / MA Abroad

Fall semester | Spring semester

Information search & pre-application

MARCH | DECEMBER

GRE + TOEFL preparation

Appearing for GRE / TOEFL

Short-listing of universities

SEPTEMBER | MARCH

Documentation

- SOP
- Transcripts
- Letters of recommendation
- Resume
- Financial documents

Sending your application

APPLICATION DEADLINE

NOVEMBER | MAY

Admission decisions announced

Visa application

Prepare for your departure

COURSE STARTS

SEPTEMBER | MARCH

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Positioning yourself for an MBA programme

Business schools (B-schools, in short) teach their students to be business managers. And a large part of a manager's role is about communicating, persuading, and motivating. Which is probably why these schools give so much emphasis on their applicants' communication and reasoning skills. In fact, the irony of the matter is that students are required to exercise their salesmanship and marketing strategies at the application process, so that they can get admitted and go on to learn about salesmanship and marketing strategies. No B-school admits it explicitly, but then when you are competing for a seat where less than one in five will get selected, and where the applicant pool is normally filled with exceptional talent, you have little choice but to "sell" yourself to the admissions committee.

Indian students face a huge handicap because at none of their previous institutions, be it the peerless IITs or your humble commerce colleges, have they ever had to "sell" themselves.

Admissions were always dependent on marks and it was as simple as, if you were above the dreaded cut-off mark, you were in, and if not, you were out. There was no great complexity or variation to this rule. So, when this same student is now confronted with the prospect of positioning himself, he understandably freezes. Actually, all he has to do is follow some simple rules and the whole task would become a lot more manageable.

Rule 1: All International MBA programmes have quotas for various races, nationalities, gender, background, etc.

Universities may deny this vehemently but the hard truth is that they do decide beforehand as to how may Indians, or Chinese, or women, or engineers, or whatever, they are going to accept that year. From their point of view, this stand is justifiable because it is exactly this diversity in their class that leads to such a rich learning experience. However, what this means for Indians is that their competition is not against the US citizens, or the Europeans, or the Africans. They are up against Indians only. And judging by the disproportionately high number of say, engineers, applying and the disproportionately low number of say, women, applying it would not be a surprise

if they had further quotas within the Indian group, on engineers, women, and other such sub-groups.

Rule 2: They already have an idea of what to expect and what to fear from various demographic groups.

In order to speed up their application review process and make sharper prognoses on the quality of applicants, the admissions committee works with certain pre-conceived notions in mind. For example, they would expect that engineers would have strong quantitative skills, thanks to the heavy mathematical calculations their courses often require. They may also expect, for example, the average Japanese applicant to be not very fluent in English, probably because the medium of instruction in Japanese institutions is not English. They may expect—again, not entirely wrong—that applicants with two years of work experience may lack long-term perspective and maturity in decision-making. The interesting bit is that the admissions committee has both positive and negative prejudices about each such group.

Let us now put the two together. What this means for Indian applicants is that they have to position themselves uniquely with respect to other Indians—and those specifically from similar backgrounds as theirs. This positioning specifically means that they have to spend their precious word limits within the essays and letters of recommendation on allaying fears about their perceived negatives and not waste too much space on those positives they already expect.

Let me restate that in plain English. Take the example of an engineer: they will expect—among other qualities—that he would have above-average maths skills and would be hard working. Among the negatives, they may expect mediocre social skills. The unfortunate approach that most engineers take is to talk pages and pages about their strengths, that is, how hard working they are and how incredible their maths is. When in fact, they need not have bothered because the admissions committee was in little doubt over these qualities.

The admissions committee had several other concerns, which will now remain unanswered because most of the space

was eaten up by discussing the earlier redundant points. Therefore, a smart applicant would be one who focuses on dispelling their fears about his social polish by citing incidents and evidence from his past about him successfully interacting with outsiders and winning them over. If his letters of recommendation also testify to his sophisticated personal skills, then his application will clearly stand apart, and extremely favorably, from the rest of the Indian engineers applying for the same programme.

And he can always touch upon the bits about his maths or his hard working nature, if there is any space still left over. That would help complete the picture.

This was just one example and only a couple of qualities have been discussed here to illustrate the point, whereas the list can be really long and complex. Typically, when doing such analysis for your applicant sub-group, try to discern out at least three or four positive points they expect from your group and three or four negatives they will be apprehensive of. Your "positioning" statement would be to attack their fears and prove them wrong and use the positive qualities as simple backup. Furthermore, applicants within the same group can use different positioning. For example, within the sub-group of Indian women, some can build their application packet around their "initiative, energy and drive" and some others can focus on "persistentence and never giving up". The combinations are far too many and this space would be too small to discuss all of those. However, the key to all of the above lies in brutal honesty and relentless deep introspection. Without thinking through such ideas at a very personal level, it will never be possible to come up with a really strong and distinctive positioning statement. Which brings matters back to full circle, because after all, these B-schools do want powerful thinkers, and so your positioning statement is not just a direct selling pitch but also an indirect but strong indicator to them of your ability to "think".

If you would like to know more about this topic or have any queries related to it, please feel free to write to us at: 1/45, Tardeo A/c Market, Tardeo, Mumbai-400034 , or email us at: cie@imsindia.com and mention the title of this article in that mail or email, for a speedier response.

Flowchart - Masters of Business Administration (MBA)

Fall semester | Spring semester

Information search & pre-application — MARCH

GMAT + TOEFL preparation — DECEMBER

ESSAY preparation

Short-listing of universities

AUGUST | FEBRUARY

Documentation

- Application Essay
- Transcripts
- Letters of Recommendation
- Resume
- Financial Documents

Sending your application

APPLICATION DEADLINE

NOVEMBER | MAY

University grants admission

Visa application

Prepare for your departure

COURSE STARTS

SEPTEMBER | FEBRUARY

Planning for a Ph.D.

About the degree: The doctorate of philosophy (Ph.D. to us ordinary folks) is a degree that demands high commitment and dedication from the candidate pursuing the program. The essence of a Ph.D., the aspect that distinguishes Ph.D. study from other academic work, can be summarised in a single word: research. To extend knowledge, one must explore, investigate, and contemplate which in scientific community is simply termed as research.

Eligibility: If you can adapt to new ways of thinking and persist on searching for answers even when no one knows the precise questions then you are definitely the right suit for pursuing a Ph.D.

Speaking of eligibility, for all fields of engineering, a bachelor's candidate is eligible to apply for a direct Ph.D. programme but for all programmes in applied sciences or arts or business-related fields, a master's degree is recommended. The programme duration depends on whether the student is going for a direct Ph.D. program (integrated MS+Ph.D.) after bachelor's degree and or going after an equivalent master's programme. The first category of candidates are admitted for a Ph.D. programme, they are formally enrolled into the programme only after they clear a qualifying examination (written + oral) conducted by the school in the chosen field. The exam needs to be taken within the first two years of enrolment to the programme.

Degree requirements: The course requirements are spread over a wide range of departments, to help the candidate gain expertise in the field right from its fundamentals to areas of application in the same field or related fields. For example a Ph.D. candidate at the school of engineering would also have a compulsory set of courses at the department of mathematics and statistics as well as department of computational linguistics. Since most Ph.D. aspirants are seen as future academicians, the course curriculum and research requirements are deliberately kept tough in all the

schools. At the same time, a doctoral student is also given a fair degree of flexibility to set his goals and decide on his courses.

In addition to courses, the student is expected to carry focused research in one of the core areas of the chosen field of study and arrive at a new theory or concept or maybe just a new methodology of implementation. Thus, Ph.D. students are looked upon as a great asset to the student community as they quantitatively and qualitatively contribute to the school's resources.

Programme intensity: In a Ph.D. program, work is not divided neatly into separate courses, professors do not partition tasks into little assignments, and the student does not receive a grade for each small step. One needs to be self-motivated enough to keep working towards a goal without day-to-day encouragement.

One important aspect to be understood at this stage is the level of courses that are offered to Ph.D. students. As mentioned earlier, for a Ph.D. candidate, the course requirements mention courses that are highly intense in the curriculum and hence, the students are assumed to have already completed the basic courses and to be able to assimilate the doctorate programme course content. This automatically puts a restriction on the kind of candidates who would be accepted in the program. The admissions office is clearly looking for candidates who have the necessary training and background, who exhibit pride in their learning, enthusiasm to work and an optimistic attitude about successfully completing the research initiative.

Ph.D. application process: From the student's perspective, a master's student would be more mature to take a decision of giving a commitment of 4-5 years of very demanding research in the chosen field of specialisation. The genuine interest will be reflected in their quality of work and give them the satisfaction of their achievement. Thus, it is in the student's interest to introspect on one's needs and skills, preferably at the post-graduate stage before arriving at a decision on the choice of area of specialisation and choice of schools, and not take a rushed decision at the bachelors level.

It is advisable that the student communicates in advance with the professors in the universities he/she is planning to apply. This would help them get detailed information about current and future projects and see if they match with their interests. Also in case the student has specific research projects in mind, they can be discussed with the professors to see if things could be worked out in that direction. The professors appreciate students showing genuine interest in their work and approaching them with queries and suggestions. This, in one way, also helps students recheck on their choice of schools in case the professors do not show interest in the kind of projects the students are interested in.

By now, we have a clear idea about the kind of profile schools look for in a Ph.D. aspirant. As an international applicant, we need to think of the way of presenting our skills in the best possible manner through our application packet. The most important aspects to a Ph.D. application are the statement of purpose which needs to be totally focused and technical, letters of recommendation which strongly reflect on research potential of the candidate and a strong academic record. The master's thesis or project work would hold strong

relevance in the applicant's chances for admission. In case of an applicant with a bachelor's degree sufficient research work beyond the curriculum is recommended.

The school expects the applicant to be more focused on a research area than an applicant for a master's program. For example, an applicant to the electrical engineering department who mentions the research area to be neural networks and its application to prediction theory, gives an impression of being well-read and clear about the objectives. Similarly a Ph.D. applicant to management school gives a very positive impression when the application speaks of interest in qualitative analysis of the customer. It shows the amount of thought involved on the part of the applicant and assures the school of the seriousness of the candidate.

The schools allocate a research adviser to every Ph.D. student, based on the research area of interest as indicated by the applicant. It is important for the student to know sufficiently about the adviser before accepting the offer, as it would mean a commitment of working under this person for a fairly long time. It is thus advisable to communicate with the current students working under the concerned person and get first-hand information about the depth of research work, kind of obligations involved, the seriousness of commitment, and resources provided during the program of study.

The good news: If you have the capability and interest, a research career can bring rewards unequalled in any other profession. A Ph.D. degree prepares you for research. This is the reason doctorate candidates are preferred for not only teaching positions and academic research but also for high-level research positions in industries. Also, doctorate candidates are hired as independent consultants to large corporations.

You will have the pleasure of meeting and working with some of the brightest people on the planet. You will reach for principles beyond your grasp, and, in so doing, extend your intellectual capabilities. You will solve problems that have not been solved before. You will explore concepts that have not been explored. You will uncover ideas that may completely change our lives or the way we live.

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How to finance your education abroad

For an international applicant the greatest apprehension in applying to international schools is about financing education. Especially when it comes to applying to the top schools, the issue is all the more serious as the tuition is equally on top of the scale although it comes with an assurance of good return on investment.

Fortunately, there are several options available for financing your education. However, each of the finance options would have certain requirements specific to the school or organisation or the body providing the support. But, more importantly, these options can be fiercely tough to obtain and sometimes, even misleading in the support they actually render.

Some of the most prominent forms of aid available through universities are:

Fellowship/scholarship: In case of a fellowship, the student is offered a complete tuition waiver and a stipend for bearing living expenses. Fellowships are mostly merit-based, meaning they are based on one's academic performance, test scores and SOP or application essays. Several but not all US schools offer scholarship and aid to foreign students.

In addition, the student can find out about trusts in their home country that provide merit-based scholarship. For example, HSBC India student scholarships, Jawaharlal Nehru scholarships for doctoral studies, K.C. Mahindra Education Trust.

Assistantship: Assistantships require students to provide services to the university and they are paid a stipend for it. In some cases, the tuition is waived while in other cases, the students are put in the in-state category (40%-50% reduction in tuition) wherein the tuition gets reduced sufficiently.

Graduate assistantship (GA): The positions include computer lab consultants, student helper at the graduate office and library. It helps if the student has specific computing skills and organisational abilities when applying for these positions. Students are also assigned short-term projects like maintaining the college Web page, data entry jobs or data base maintenance.

Teaching assistantship (TA): There are

two kinds of teaching assistants at the universities, one who are given grading assignments and the other who are given teaching assignments. Schools have an Oral English Proficiency Test for selecting candidates for the teaching position. The students would be expected to have done the same course or a similar course for a teaching position.

Research assistantship (RA): Research assistantship usually requires the students to assist the faculty member in research activities. Some universities have a non-thesis option for students, which require only course work as degree requirements. In some schools only students opting for a thesis option are eligible for RA. Normally the student with a thesis option works on the thesis under the person for whom he works as research assistant. The student should contact the concerned departments describing his research interest.

Tuition waiver: In this case, the university waives partial tuition fees or full tuition fees. However, general fees (for the use of university facilities like the library, computers, sports and health services) and the living expenses usually have to be borne by the student. Tuition waiver is generally granted along with TA, RA or scholarship.

On campus jobs: The international student visa permits them to work on campus on a part-time basis for 20 hours per week. The positions include student helpers at the university bookstore, campus post office, dining halls, supervisory roles at graduate housing office, etc. The students are paid on an hourly basis and the amount would normally be sufficient to cover one's living expenses.

Cooperative education: Universities that are situated in locations with a high concentration of industries offer a cooperative education option to the students. After the first semester or year of study, depending on the student's grades, the International Student's Office issues a practical training card to the student that allows him to work off-campus for up to 20 hours a week. The work, however, has to be related to the chosen field of specialisation and the student needs to maintain a certain GPA throughout the rest of the course.

Ph.D. students are preferred for offering scholarships or assistantships since the university would want them to be free of financial obligations and focus completely on their research work. Also, Ph.D.

students are looked upon as a great asset to the school since they would effectively contribute to the school's resources through their work, hence that bias in funding.

MBA students on the other hand have very few schools offering financial assistance. Assistantships and other such "working programs" are very rarely awarded to MBA students due to the intensive nature of their program; in fact a lot of universities clearly bar students from taking up any such assignment.

OTHER SOURCES OF FUNDING:

Loans: Educational loans differ from the usual loans by the fact that they have to be repaid only after the course is complete.

The Free Application for Federal Student Aid (FAFSA) is used by US citizens and permanent residents (holder of a "green card") to apply for financial aid from the US federal and state governments Colleges and universities also use the information submitted on the FAFSA for computing need-based awards. International students are not eligible for US government aid programmes (Pell Grant, SEOG Grant, Stafford Loan, Perkins Loan, PLUS Loan, and Federal Work-Study).

Since the above possibility is ruled out in case of international students, they have only two options left

Loans from banks in the home country: Quite a few banks give educational loans. Students could approach the bank and make provisions for at least part of the funding required Parents or the working spouse can take personal/educational loan. However, a sizeable collateral is required and the amount is subject to a ceiling of Rs 15 lakh

Loans from US banks: A few US banks offer student loans to international students if the loan is co-signed by a creditworthy US citizen or permanent resident (holder of a "green card"). Loans are very expensive and should be a last resort for foreign students. There are some banks that waive the co-signer requirement for specific schools One needs to check this information from the school Web site. For example Citibank provides loans to international students admitted to Harvard Business School without a co-signer

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Flowchart - SAT Application Process for Undergraduate Studies Abroad (BS/BA)

Fall semester | Spring semester

Pre-application university research
JAN JUNE

SAT + TOEFL preparation and registration
OCT MARCH

Taking the SAT and TOEFL
June, October, November | December, January, May, June

Receiving scores

Final short-listing of universities
OCTOBER JULY

Documentation
- Application form
- Essay / SOP
- Transcripts
- Letters of Recommendation
- Resume
- Financial Documents

DECEMBER SEPTEMBER

Sending your application

APPLICATION DEADLINE
JAN - APRIL OCT - DECEMBER

Admission decisions announced - final selection of university

Visa application

Prepare for your departure
MAY - JULY JAN - MAR

COURSE STARTS
AUGUST - SEPTEMBER MARCH - APRIL

Student visa: Reasons for rejection

Imagine getting an admit from Harvard or MIT or Oxford. Amazing! I'm sure you can see yourself delirious with joy. Now imagine being rejected for the visa. All the test preparation, running around for recos, sleepless nights spent over SOPs and essays, everything gone down the drain.

Rejection at the visa stage is not only a traumatic experience but also an inscrutable one. One hears of reasons such as "It was a Tuesday" or "The official was in a bad mood", or some such ridiculous defence. Often students do not want to admit the fact that they presented an image there not of a student but of someone who simply wanted to go abroad. And obviously, such candidates will get rejected.

Reasons of Rejection: The reasons of rejection can be very specific to individuals but are normally based on the fact that the consulate encourages good students who are serious about their learning and education, and discourage potential immigrants. Therefore all the questions and scrutiny that the official subjects an applicant to are based on these objectives. And some points are clearly looked at very closely as they provide evidence of your seriousness, or contrarily, your desire to emigrate

- Entrance Test Score (GRE/GMAT/SAT/TOEFL) The concerned official is normally known to review the verbal score and a poor score in this section can lead to belief that the student is incapable of successfully completing the programme.

- Rank of school that offered admission: If the school is very low ranked then the official sees you as going to the US for the sake of it and not for quality education. When asked about why one wishes to choose a particular university, one should explain why that university is good for that chosen field of study.

- Financial Documents: The financial documents need to be genuine and in the proper format showing financial support for tuition and living expenses for the duration of study. Occupied Property and pre-maturity policies cannot be considered as financial support. The assets should be such that liquid cash can be generated against them in a short

Centre for International Education

time. One should also avoid making statements like I would manage expenses through on campus jobs or I would get an assistantship after reaching the school.

It is important to remember that applying early and providing the requested documents does not guarantee that the student will receive a visa. Also, because each student's personal and academic situation is different, two students applying for same visa may be asked different questions and be required to submit different documents. For that reason, the guidelines that follow are general and can be adapted to each student's case.

The visa process is divided into two major stages; the visa application stage and the visa interview stage. The applicant first applies for the visa at the visa application centres and collects the necessary forms.

Documents required at the visa application stage:

- A Form I-20 obtained from a US college, school or university. The I-20 is an official confirmation from the university about the applicant's admission. Please be sure to give us all four pages of the I-20 form. The form must also be signed by you and by a school official in the appropriate places.
- An application form DS-156.
- The male applicants will also be required to complete and sign Form DS-157.
- A separate form is needed for children, even if they are included in a parent's passport. Forms are available at all US consular offices and on the Visa Services Web site under Visa Application Forms.
- A passport valid for at least six months after the proposed date of entry into the US. Two photocopies of first page and one photocopy of each of last page and of pages containing "Observations" if any.
- A demand draft with the visa application fee.

The above documents should be submitted at the centre, where the concerned person will scrutinise your documents, retain your passport and give you an appointment letter mentioning your choice of the date for the visa interview. Collect the receipt for visa processing fee at this stage. In some cities you might need to take an appointment online (visa Web site) for the visa interview. There is a registration procedure which is explained at the Web site.

Documents required at the visa interview stage:

- I-20 from the college for which you are applying the visa.
- Transcripts and diplomas from previous institutions attended.
- Scores from standardised tests required by the educational institution such as the TOEFL, SAT, GRE, GMAT, etc.
- The acceptance letters from other schools if any.
- A receipt for visa processing fee. A receipt showing payment of the visa application fee for each applicant including each child listed in a parent's passport who is also applying for a US visa, is needed.
- Financial evidence that shows you or your parents who are sponsoring

you have sufficient funds to cover your tuition and living expenses during the period of your intended study. For example, if you or your sponsor is a salaried employee, please bring income tax documents and original bank account books and/or statements. If you or your sponsor own a business, please bring business registration, licenses and tax documents, as well as original bank account books and/or statements.

- Students of Arts and Design need to carry their portfolio.

Applicants with dependents *must* also provide:

- Proof of the student's relationship to his/her spouse and/or children (e.g., marriage and birth certificates.)

- It is preferred that families apply for F-1 and F-2 visas at the same time, but if the spouse and children must apply separately at a later time, they should bring a copy of the student visa holder's passport and visa, along with all other required documents.

After the visa interview, the office would retain the necessary documents. The passport and visa – if granted, would be couriered at the address that one has mentioned in the Visa Form (DS – 156).

Where the address is outside the courier company's zone of delivery, the applicant would have to collect his/her passport in person from the courier company's nearest branch.

Validity and extension

Normally the F-1 visa is for duration greater than the period of your programme of study. If the visa expires during the stay in

the US in case of extended research work, one would have to apply for a new visa. For issue of a new visa one would have to do it at an embassy or consulate outside the United States.

Work permit

A student on F-1 visa is allowed to work part-time i.e. 20 hours a week on campus during semester and 40 hours a week in summer (vacation). However, some schools encourage a cooperative education program wherein the student after the first semester or year of study is issued a complimentary practical training card to work off campus for 20 hours a week during semester and 40 hours a week during summer.

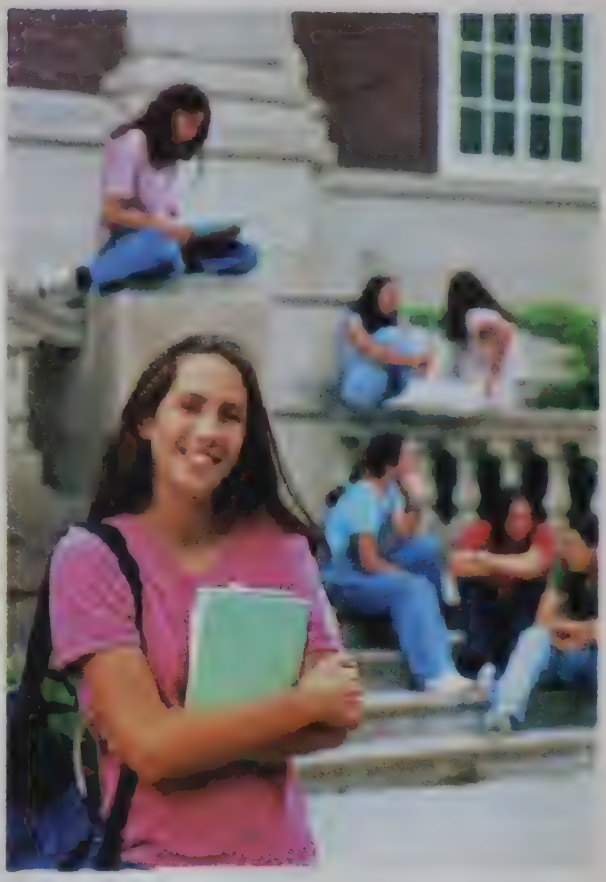
For all internship and summer training programmes also the complimentary training card would be valid. However, once a student graduates, the company needs to process a H-1 visa that permits the international student to work full time in the US.

Centre for International Education

Study in the UK

Education system:

The English education system follows the 11+2+3 system for bachelor's degree other than engineering and medicine programmes. All the postgraduate programmes are for 12-18 months depending on the degree requirements. The law programme as in India begins at the undergraduate level unlike the US programme, which begins at the postgraduate level.



The grading system

A person getting 50% and above is awarded a degree, a person scoring between 40%-50% is given a diploma while less than 40% is considered failed.

The student has an option to choose a degree with honors, which involves research work in addition to the coursework required for a normal degree. This option is available at both graduate and postgraduate levels.

Admission requirements:

- The eligibility criterion is 12 years of education for undergraduate courses and 15 years for graduate courses.
- TOEFL or IELTS is a requirement for admission to any level of study. Of late, IELTS has been given a preference by several universities.
- Academic record is the main deciding factor for applicants. Percentage standards have been set depending on the university or board the applicant has studied from. For example at HSC level a percentage in the range of 75%-85% and at bachelors level a first class and above is desirable.
- Recommendation letters
- Statement of purpose or goal statement.
- GMAT would be required for admission to most business schools.
- For most MBA programmes, a minimum of 3 years work experience is strongly recommended. The CA articleship is also considered as valid work experience.

Application procedures and deadlines: The semesters usually start in September or January or April. Normally there are no deadlines for postgraduate study but international students are advised to send their applications by February.

Undergraduate applications are processed through the UCAS (Universities Colleges Admissions Services). There is a common application for six colleges and an international applicant cannot apply to more than six schools. The deadline for this application is second week of January of the academic year one is applying to.

Financing your education: University charges fees for tuition, exams, and usually, student services. They're mostly paid annually, but can sometimes be paid in installments. The scholarships offered are further discussed.

Scholarships are broadly classified as need-based and merit-based.

The merit-based scholarships are purely on the applicant's academic record and objective statement. Following are some of the different scholarships awarded to the students on admission to a programme:

- Chevening's Awards (Deadline: November)
- Individual University Awards
- Association of Commonwealth Universities Award

The need-based scholarships are in the form of government loans or bank loans for education and are available at lower rate of interest.For international students, the student visa allows them to work part time during the entire period of the programme of study. The students work 18-20 hours a week during semester and full time in vacation to support living expenses.

Housing: Many universities and colleges guarantee accommodation for first year students. If you can't get into halls or you would simply rather live out, most universities and colleges provide special services to help students find a place to live.

Visa rules: The following documents needs to be taken:Acceptance letter from the school.Attested copies of academic record and TOEFL / IELTS score report.Proof of accommodation arrangements, either university housing or off campus housing. Financial documents showing enough funds to pay for the entire study period to cover living expenses and tuition. Educational loans can be a source of funding. Relatives in India or abroad can sponsor the funds for the applicant's education. Part-time jobs after reaching the campus cannot be counted as a source of funds.Visas are offered for the period of study and any extensions would require a letter from the school justifying it.

Placements: The Department for Education and Employment tends to issue work permits only for jobs requiring people with degree level or equivalent professional qualifications, people with work experience at a senior level, or for areas in which there is a particular skill shortage. They need to be satisfied that a local resident cannot fill the vacancy.If you would like to know more about this topic or have any queries related to it, please feel free to write to us at: 1/45, Tardeo A/c Market, Tardeo, Mumbai-400034 , or email us at: cie@imsindia.com and mention the title of this article in that mail or email, for a speedier response.

Study in Canada

Education system: The Canadian education has either a 10+2 or 10+3 system. The undergraduate and graduate programmes are in line with the US system i.e. 4 years for bachelor's degree (except engineering and medicine) and 2 years for a master's degree. The two official languages for all educational institutions are English or French and the student can choose either of the language.

As a component of the Canadian university system, university colleges offer students a choice of either academically oriented university degree programmes or the more practically oriented college diplomas and certificates. Some universities are on a semester or trimester system, with all courses available even in the summer.

Admission requirements: There is no Canada-wide entrance test: each university sets its own admission standards and assesses the qualifications of each applicant individually. The TOEFL and CAEL (Carleton Academic English Language) Assessment test are commonly accepted but Canadian universities often have their own tests for students or may accept other English examination tests such as the IELTS. For entrance into undergraduate programmes, universities evaluate a student's high school transcripts.

The admission packet ideally needs to have the following:

- An above average academic record
- TOEFL or IELTS score
- GRE is required in some schools
- Resume
- GMAT for admission to business schools
- Work experience is desired for MBA programmes
- Letters of recommendation
- Statement of purpose or application essays

Application procedures and deadlines: The school year normally runs from September through the following June but in some instances, January intake dates are possible. The deadlines for September semester is the previous December or January and the deadline for January semester is the previous September or October.

Financing your education: Scholarships to international students are available at some Canadian institutions for students

with exceptional results. The amount awarded varies from one institution to another and usually covers only part of a student's education and living expenses. There are various organisations within Canada that administer scholarship programmes in various countries but they are usually for graduate students and professors who are studying or researching a specific subject.

Full-time students registered in a degree or diploma course are allowed to work on the campus of the institution at which they are registered without the need for any employment authorisation. This includes on-campus employment for graduate, teaching or research assistants.

Housing: An excellent feature of life as a student in Canada is the concept of "homestay". Typically, a homestay consists of a Canadian family hosting a student in their home while the student attends classes in Canada. The school arranges for homestay and students are matched with families who share similar interests. Most schools also have accommodation conveniently located on or near their campus in the form of dormitories. Finally renting is an option open to students, but price, quality and availability vary greatly.

Visa Rules: For study programmes beyond six months a study permit would be required for all international applicants.

The following documents will be required at the visa application stage:

- Proof of identity that includes photocopies of a valid passport or travel document or identity document that guarantees re-entry into the country that issued it and four recent passport-size photos for each family member, with the full name and date of birth recorded on the back of each photo.
- Proof of financial support.
- Medical exams are required if your stay is longer than six months.
- Proof of acceptance by an approved educational institution.
- If you are a minor proof of custodianship in Canada is required.

If you wish to extend your student authorisation, you can do so in Canada through the nearest Canada Immigration Centre at least two months before it expires.

Placements: There are several options available to the average international student for job searches.

- Universities have career fairs in their campuses wherein companies would have their stalls and would accept resumes from candidates.
- Individuals post their resume on the Internet at job sites.
- Alumni references
- Universities have Career Development Centres for guiding students in preparing resume, approaching companies and giving information about different career fairs.
- MBA schools have a campus recruitment procedure wherein companies are invited on campus.

If you would like to know more about this topic or have any queries related to it, please feel free to write to us at: 1/45, Tardeo A/c Market, Tardeo, Mumbai-400034 , or email us at: cie@imsindia.com and mention the title of this article in that mail or email, for a speedier response.

Study in Australia

Education system: The Australian education system is similar to the Indian System. They follow a 10+2+3 system for bachelor's degree other than engineering and medicine programmes. All the postgraduate programmes are for 12-18 months depending on the degree requirements.

The grading system allots a High distinction, distinction, credit and pass class with high distinction being the highest grade and pass class the lowest. Throughout the course of the programme, a student has to maintain an average credit to be allowed to continue.

The student has an option to choose a degree with honours, which involves research work in addition to the coursework required for a normal degree. This option is available at both bachelors and postgraduate levels.

Admission requirements:

- 12 years of education for undergraduate programmes and 15 years of education for graduate programmes.
- TOEFL / IELTS. Some schools may insist on IELTS only.
- Academic record is the deciding factor for admission. (Limits for percentage requirements)
- For postgraduate options, the bachelors degree needs to be in line with the programme applied for.
- For direct Ph.D. programmes, a bachelor's degree with honours is required.

For business programmes (MBA) specifically, one needs:

- 15 years of education.
- GMAT score
- TOEFL/IELTS. Some schools may insist on IELTS only.
- Good academic record
- Work experience of minimum two years at a supervisory level.

Application procedures and deadlines: The schools follow a semester system or a trimester system and are open for admissions for terms beginning in July and January. The deadlines are roughly 2-3 months ahead of the semester one is applying for.

Financing your education: All international students need to change their student visa at the immigration office and acquire a work permit when they reach their respective schools.

The work permit would allow them to work for 20 hours a week during the duration of the study programme. Part-time positions pay between Aus $15-Aus $25 and could be looked at a means to support living expenses.

Though the students are allowed to work for 20 hours a week, most students can manage a maximum of 16 hours due to the work pressure at school. The average international student in Australia spends about $320 a week on accommodation, food, clothing, entertainment, transport, international and domestic travel, telephone and incidental costs.

However, tuition is something the student needs to pay out of one's pocket. The average tuition ranges from Aus $ 30,000 – Aus $ 50,000 for both graduate studies and MBA education.

Some options provided by the school:

Research assistantship: Mostly offered to students pursuing honours degree or Ph.D.

Tutoring: For students pursuing a master's degree. It pays Aus $ 48 for first 2 hrs and Aus $ 13 for every additional hour.

Lecturing: Tutors who have received positive feedback from students would be considered for lecturing.

For all above positions in the university, grades would be taken into consideration.

Visa rules: The following documents are needed for the visa application:

- IELTS score report
- Admission letter from the university.
- Financial documents showing availability of funds for the entire duration of the programme in the savings account. The account needs to be either in the name of the applicant or the applicant's parents. The amount needs to be present in the account for minimum 6 months. Educational loans are acceptable sources of funding.

The visa is issued only for the duration of the study programme and for any extension the student has to return to the home country and apply for a new visa, supported by a letter from the university confirming the need for an extension.

Housing: Learning is promoted with an encouraging environment, excellent resources and good faculty at the schools. The university encourages student associations on campus and actively contributes in their activities. There are government grants for student organisations to help interaction among international students. For international students, the student associations arrange airport pick-ups and temporary accommodations.

There are two kinds of housing available, on campus provided by the university and off campus houses to be taken on lease. On campus housing are costly but are well furnished. One needs to apply for it through the application form.

Placements: Many Australian universities and higher education institutions offer returning home seminars for international students, which prepare graduates to re-enter their country and give advice on finding a job. There are a number of recruitment companies that offer careers counselling and link graduates with prospective employers. Many large corporations run their own graduate recruitment service and value graduates with international experience such as an Australian qualification.

Contest

Your opportunity to get counselled and trained for international education by the best is just 10 simple questions away!!!

The contest is based on the content provided in the articles in this booklet.

1. A student visa issued for applicant admitted to a US school is

   1] J-1 2] L-1 3] F-2 4] F-1

2. A Masters Degree in the UK is typically

   1] 12-24 months 2] 2 years 3] 12-18months 4] Short-term programme

3. The rounds of deadline for US schools for the fall semester are

   1] Nov, Jan, Mar 2] Dec, Jan, Feb 3] Sept, Dec, Jun 4] Throughout the year

4. Letters of recommendation for an applicant to graduate studies can be taken from

   1] The VP of a company who is your relative

   2] A teacher who taught you in 8th, 9th and 10th grade

   3] The head of the department who has not taught you any courses but ranks you well.

   4] A lecturer at college who taught you two or more courses

5. An international student with a work permit on student visa can work part-time for

   1] 20 hours a week during summer

   2] 16 hrs/week

   3] 40 hrs/week

   4] 20 hrs/week during each semester

6. For a Ph.D. programme in Arts in the US the applicant needs to satisfy the following minimum criterion

   1] Bachelor's in Arts

   2] Take the subject GRE

   3] 16 years of education that is AICTE recognised

   4] None of the above

7. The most important element for GMAT application is

   1] Resume 2] Financial form 3] Application essays 4] Transcripts

8. Student visa for a person studying in the UK can be extended if

   1] The student does not manage good grades and would want to repeat a year

   2] The student in the middle of one programme decides to get transfered to a different programme

   3] The student wants to continue at the graduate school till his work permit is issued

   4] The student is involved in research which would take longer to finish

9. Which of the following is not a source of financial aid provided to a graduate student by the US university until the student finishes a semester of study

   1] On-campus job

   2] Fellowship

   3] Co-operative education

   4] Teaching assistantship

10. The grading system in Australia allots the following grades

   1] GPA system on a scale of 4.0

   2] Percentile grading on a scale of 10.0

   3] Distinction, credit and pass class

   4] Percentages on an absolute grading basis

I think "CIE is the best guiding, training and counselling partner for international education for me" because

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Mail your entries to 1/45, Tardeo A/c Market, Tardeo, Mumbai-400034

and win exciting prizes!!

The Week supplement

Published by Jacob Mathew from Kochi for the Malayala Manorama Co. Ltd., and printed by him at the Malayala Manorama Press, Kottayam. Chief Editor: Mammen Mathew

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Dare to Dream